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TRANSMITTAL FORM

(to be used for all correspondence during pendency of filed application)

Application Number	**09/428,284**
Filing Date	**October 27, 1999**
First Named Inventor	**Andrew D. Holmes**
Group Art Unit Number	**3628**
Examiner Name	**Jeffrey C. Pwu**

Total Number of Pages in This Submission	**102**	Attorney Docket Number	**3894**

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☒ Appeal Brief: 33 Pages (in triplicate) _____
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SIGNATURE OF ATTORNEY OR AGENT

Signature:				
Attorney/Reg. No.:	Amir H. Raubvogel, Reg. No.: 37,070	Dated:	November 30, 2005

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FEE TRANSMITTAL
for FY 2005
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Complete if Known	
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☐ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT | ($) 500.00

METHOD OF PAYMENT (check all that apply)

☒ Check ☐ Credit Card ☐ Money Order ☐ Other ☐ None
☐ Deposit Account:

Deposit Account Number | 19-2555

Deposit Account Name | Fenwick & West LLP

The Commissioner is authorized to: (check all that apply)
☐ Charge fee(s) indicated below ☒ Credit any overpayments
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FEE CALCULATION

1. BASIC FILING FEE

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee ($)	Fee Code	Fee ($)		

SUBTOTAL (1) | ($) 0.00

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

	Extra Claims	Fee from below	Fee Paid
Total Claims	-20**=	X	=
Independent Claims	-3**=	X	=
Multiple Dependent		=	

Large Entity		Small Entity		Fee Description
Fee Code	Fee ($)	Fee Code	Fee ($)	
1202	50	2202	25	Claims in excess of 20
1201	200	2201	100	Independent claims in excess of 3
1203	360	2203	180	Multiple dependent claim, if not paid
1204	200	2204	100	**Reissue independent claims over original patent
1205	50	2205	25	**Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) | ($) 0.00

**or number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee ($)	Fee Code	Fee ($)		
1051	130	2051	65	Surcharge - late filing fee or oath or declaration	
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet	
1053	130	1053	130	Non-English specification	
1812	2,520	1812	2,520	For filing a request for ex parte reexamination	
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action	
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action	
1251	120	2251	60	Extension for reply within first month	
1252	450	2252	225	Extension for reply within second month	
1253	1020	2253	510	Extension for reply within third month	
1254	1,590	2254	795	Extension for reply within fourth month	
1255	2,160	2255	1,080	Extension for reply within fifth month	
1401	500	2401	250	Notice of Appeal	
1402	500	2402	250	Filing a brief in support of an appeal	500
1403	1000	2403	500	Request for oral hearing	
1451	1,510	1451	1,510	Petition to institute a public use proceeding	
1452	500	2452	250	Petition to revive - unavoidable	
1453	1,500	2453	750	Petition to revive - unintentional	
1501	1,400	2501	700	Utility issue fee (or reissue)	
1502	800	2502	400	Design issue fee	
1503	1100	2503	550	Plant issue fee	
1460	___	1460	___	Petitions to the Director	
1807	50	1807	50	Processing fee for Provisional Applications	
1806	180	1806	180	Submission of Information Disclosure Stmt	
8021	40	8021	40	Recording each patent assignment per property (times number of properties)	
1809	790	2809	395	Filing a submission after final rejection (37 CFR 1.129(a))	
1810	790	2810	395	For each additional invention to be examined (37 CFR 1.129(b))	
1801	790	2801	395	Request for Continued Examination (RCE)	
1802	900	1802	900	Request for expedited examination of a design application	

Other fee (specify) _____

SUBTOTAL (3) | ($) 500.00

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SUBMITTED BY

		Complete (if applicable)
Name (Print/Type)	Amir H. Raubvogel	Registration No. (Attorney/Agent) 37,070	Telephone (650) 335-7276
Signature		Date November 30, 2005

IN THE UNITED STATES

PATENT AND TRADEMARK OFFICE

APPLICANTS: Andrew D. Holmes, Lee Horigan, Jeffrey A. Langston, David
                McMurtry, Sylvain Tremblay, and Raymond P. Trounday

SERIAL NO: 09/428,284

FILING DATE: October 27, 1999

TITLE: Multiple Exchange Rate Tracking in a Financial Transaction
                Manager

EXAMINER: Jeffrey C. Pwu

GROUP ART UNIT: 3628

ATTY. DKT. NO.: 3894

MAIL STOP APPEAL BRIEF - PATENTS
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APPEAL BRIEF

Real Party in Interest

The subject application is owned by Intuit Inc. of Mountain View, California.

12/06/2005 DEHHANU1 00000002 09428284

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Case 3894   - 1 -

Related Appeals and Interferences

There are no known related appeals or interferences that may directly affect, be directly affected by, or have a bearing on the Board's decision in the pending appeal.

Status of Claims

Claims 1-20, 22, 24-33, 35-50, 52-54, and 56 stand finally rejected. On October 14, 2005, Appellants appealed from the final rejection of claims 1-20, 22, 24-33, 35-50, 52-54, and 56. The claims on appeal are set forth in an appendix attached hereto.

Status of Amendments

Appellants have not amended the claims since the final rejection.

Summary of Claimed Subject Matter

Multiple exchange rates are tracked, selected, and applied to transactions. Each of the exchange rates represents the value of a currency at a particular time and/or date. If a transaction date corresponds to a time period associated with one of the exchange rate, that exchange rate is used. If the transacation date does not correspond to a time period of any known exchange rate, a historical exchange rate is selected having the most recent date that precedes the transaction date.

The claimed invention is thereby able to track exchange rates for individual investment transactions in foreign currencies, based on the transaction dates, and is able

to determine which exchange rate to apply even when no known exchange rate corresponds to the transacation date.

The claimed invention thus facilitates the generation of transaction reports that accurately display amounts in the home currency. Capital Gains reports, Portfolio Value reports, and the like can reflect values in the home currency using exchange rate values corresponding to the actual dates of the transactions in question.

In accordance with one embodiment, there is also provided a user interface for entering and maintaining historical and time-based exchange rates, as well as a mechanism for obtaining such information in an automated fashion, either from stored data files or from a central resource such as an Internet site.

Grounds of Rejection to be Reviewed on Appeal

Claims 1-20, 22, 24-33, 35-50, 52-54, and 56 were rejected under 35 U.S.C. § 102(e) as being unpatentable over U.S. Patent Application Publication No. 2001/0011241 A1 to Nemzow.

This rejection is improper because Nemzow does not teach or suggest the claimed subject matter. In particular, Nemzow fails to teach or suggest any technique for selecting and applying an exchange rate for a transaction when no historical exchange rate corresponds to the transaction date.

Argument

The reference cited in the Office Action does not teach or suggest selecting an exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of a received financial transaction.

To render a claim unpatentable under 35 U.S.C. § 102(e), the prior art must teach or suggest each and every limitation in the claim. MPEP § 2131; *see also Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987). The examiner's 102(e) rejection was improper because Nemzow fails to teach or suggest all of the limitations of the rejected claims.

The independent claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, and 56 generally recite methods, systems, and computer products for selecting and applying an exchange rate to convert a transaction from a first currency to a second currency. As further claimed, "if the date of the received financial transaction corresponds to a time period of one of the historical exchange rates," that historical exchange rate is automatically selected and applied. As further claimed, "if the date of the received financial transaction does not correspond to a time period of one of the historical exchange rates," a historical exchange rate having a time period prior to the transaction date is selected. More specifically, a rate is selected that has the most recent time period among rates whose dates pre-date the transaction. In this manner, the claimed

invention is able to handle situations in which no exchange rate corresponds to the date of the transaction.

Nemzow fails to teach such steps. Nemzow merely discloses a currency translation system that dynamically translates a first currency value into a target currency value. Nemzow deals with partial rate information by triangulation of a set of currency translations and by customizing conversion rules There is no hint or suggestion anywhere in Nemzow of any technique for handling the conditions addressed by the method claimed herein. Specifically, there is no discussion in Nemzow of selecting a historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the received financial transaction. In fact, Nemzow does not even address any situation in which no historical exchange rate covers the time period of a transaction.

The Examiner's citations to specific portions of Nemzow do not relate in any way to the above-referenced limitation of the claims. Specifically, the Examiner has repeatedly cited paragraph [0051] of Nemzow as allegedly anticipating these limitations. However, paragraph [0051] of Nemzow merely states:

> "Next, conversion rules are specified, block 110. Conversion rules include the conversion rate and the source of conversion rate data. The conversion rules can be taken from a number of sources: immediate user input, a database with conversion rates and country, currency, and symbol information, or computer dictionary lookup table, and/or foreign exchange rate data feeds. By taking user input for conversion rules and rates, the system can handle both known and previously unfamiliar currencies, and can calculate with both known and previously unfamiliar rates."

Accordingly, Nemzov merely discusses customizing conversion rules in response to user inputs and transaction rules, including matching user inputs against conversion rules, currency conversion rate tables, or a currency conversion rate database. Methods for maintaining the database are discussed. Customization of conversion rules are also discussed, including reconciling currency price differences, handling triangulation discrepancies, computing a balance sheet, or systematic work-in-progress contra-asset category for rounding errors. None of these concepts are in any way related to a determination as to whether the date of a financial transaction corresponds to a time period of a historical exchange rate. Furthermore, none of these concepts are directed to selecting and applying an exchange rate associated with a time period that precedes a transaction date.

The Examiner stated that the claims "easily fall within the broad language of user specified conversion and transaction rules.... A user of the Nemzow method could achieve the same result as a user of applicant's invention simply by entering, into the computer system, the above rules." Such an argument clearly indicates that the cited reference does not anticipate the claimed invention, since the Examiner explicitly states that the "same result" could be achieved if the appropriate rules were entered. In making such an argument, the Examiner implies that the rules that would mimic the presently claimed invention are not inherent in Nemzow but would have to be provided by some external source that "enter[s], into the computer system, the above rules." Accordingly, the reference itself fails to teach or suggest the claimed limitations.

Furthermore, in discussing "conversion rules", Nemzow does not even contemplate the type of situations and conditions recited in the present claims; Nemzow states, at paragraph [0050], that "conversion rules include the conversion rate and the source of conversion rate data," but does not mention any technique for selecting a conversion rate based on date, to say nothing of selecting a conversion rate having a most recent date among those that predate a transaction. In fact, while Nemzov provides an extensive list of conversion rule sources in paragraph [0050], there is no mention whatsoever of date ranges for exchange rates.

In addition, the Examiner cited paragraph [0052] of Nemzow as allegedly anticipating the following claim language: "automatically selecting, by the computer system, the historical exchange rate." However, paragraph [0052] merely discusses using customized conversion rules to translate the original currency to the target currency, and does not mention selecting a historical exchange rate.Selecting an exchange rate involves choosing which exchange rate to use, such as from a set of exchange rates. Paragraph [0052] does not relate in any way to such an operation or step, and does not anticipate the language of the claimed step.

Furthermore, the Examiner cited steps 100-150 of Fig. 2 of Nemzow as allegedly anticipating the following claim language: "if the date of the received financial transaction not corresponding to [sic] a time period of one of historical exchange rates, automatically selecting, by the computer system, a historical exchange rate having the [sic] most recent time period among available historical exchange rates having time

periods prior to the date of the received financial transaction." However, none of the steps of Nemzow's Fig. 2 disclose any technique of selecting an exchange rate in this manner. Step 100 merely describes obtaining input data. Step 110 describes specifying conversion rules. Step 120 describes matching inputs and rules. Step 130 describes performing translation of currency values. Step 140 describes resolving issues such as currency spreads. Step 150 describes processing currency information to display it in a user-acceptable format. See also, Nemzov's paragraphs 0047-0054. There is no hint or suggestion, in any of these steps, of selecting a historical exchange rate having a most recent time period among available historical exchange rates having time periods prior to the date of the received financial transaction, as claimed herein.

Thus, nowhere in the cited portion of Nemzow, nor indeed in any other part of Nemzow, is there any teaching that anticipates the specific limitations recited in the claims of the present application.
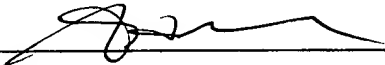
The remaining pending claims depend from the above independent claims, and therefore incorporate the limitations of the independent claims. Accordingly, the arguments presented above apply to the dependent claims as well.

Summary

For the foregoing reasons, Appellants believe that the Examiner's rejection of claims 1-20, 22, 24-33, 35-50, 52-54, and 56 was erroneous, and reversal of his decision is respectfully requested.

Respectfully submitted,
Andrew D. Holmes et al.

Dated: November 30, 2005   By: _____

Amir H. Raubvogel, Reg. No. 37,070
Attorney for Applicant
Fenwick & West LLP
801 California Street
Mountain View, CA 94041
Tel.: (650) 335-7276
Fax: (650) 938-5200

1   1. In a computer-implemented system for managing financial transactions, a

2   method for applying an exchange rate to convert a transaction from a first currency to a

3   second currency, comprising:

4   receiving, by a computer system, a financial transaction, including a date and

5   a transaction amount in the first currency;

6   accessing, by the computer system, an electronically stored plurality of

7   historical exchange rates for the first currency with respect to the

8   second currency, each historical exchange rate corresponding to a time

9   period;

10   if the date of the received financial transaction corresponds to a time period

11   of one of the historical exchange rates, automatically selecting, by the

12   computer system, the historical exchange rate;

13   if the date of the received financial transaction does not correspond to a time

14   period of one of the historical exchange rates, automatically selecting,

15   by the computer system, a historical exchange rate having a most

16   recent time period among available historical exchange rates having

17   time periods prior to the date of the received financial transaction;

18   automatically applying, by the computer system, the selected historical

19   exchange rate to the received financial transaction, to derive a

20   converted transaction amount in the second currency; and

21   performing at least one of the steps of:

22   storing the converted transaction amount in a storage medium; and

23   outputting the converted transaction amount.

1   2. The method of claim 1, wherein each time period comprises one selected from

2 the group consisting of:

3   a date; and

4   a range of dates.

1   3. The method of claim 1, further comprising:

2   storing the received financial transaction including the date, the transaction

3   amount, and the selected exchange rate.

1   4. The method of claim 1, further comprising:

2   receiving input overriding the selected exchange rate, the input comprising a

3   second exchange rate.

1   5. The method of claim 4, further comprising:

2   storing, in the stored plurality of exchange rates, the second exchange rate

3   and a corresponding time period for the second exchange rate.

1   6. The method of claim 1, wherein the financial transaction is a transfer between

2   accounts.

1   7. The method of claim 1, wherein the financial transaction is selected from the

2   group consisting of an investment purchase and an investment sale.

1   8. The method of claim 1, wherein outputting the converted transaction amount

2   comprises:

3   generating a report including the converted transaction amount; and

4   outputting the generated report.

1   9. The method of claim 8, wherein the report is selected from the group

2   consisting of:

3   a capital gains report;

4   a transaction report; and

5   an investment report.

1   10. In a computer-implemented system for managing financial transactions, a

2   method for applying exchange rates, comprising:

3   receiving, by a computer system, a plurality of financial transactions, each

4   financial transaction including a date and a transaction amount in a

5   first currency;

6   for each of at least a subset of the received financial transactions:

7   if the date of the received financial transaction corresponds to a date of a

8   stored historical exchange rate from an electronically stored

9   plurality of historical exchange rates, automatically obtaining, by

10   the computer system, the corresponding historical exchange rate;

11   if the date of the received financial transaction does not correspond to a

12   date of a stored historical exchange rate from an electronically

13   stored plurality of historical exchange rates, automatically ob-

14   taining, by the computer system, a historical exchange rate having a

15   most recent date among available historical exchange rates having

16   dates prior to the date of the received financial transaction;

17   automatically applying, by the computer system, the obtained historical

18   exchange rate to the transaction to derive a transaction amount in a

19   second currency;

20   electronically storing, by the computer system, the derived transaction

21   amount in the second currency; and

22   electronically storing, by the computer system, the obtained historical

23   exchange rate in an exchange rate table.

1   11. The method of claim 10, wherein at least one financial transaction is a

2   transfer between accounts.

1   12. The method of claim 10, wherein at least one financial transaction is selected

2   from the group consisting of an investment purchase and an investment sale.

1   13. The method of claim 10, further comprising:

2   generating a report including the derived transaction amounts in the second

3   currency.

1   14. The method of claim 13, wherein the report is selected from the group

2 consisting of:

3   a capital gains report;

4   a transaction report; and

5   an investment report.

1   15. A computer-implemented method for generating a financial report including

2 at least two transactions, comprising:

3   retrieving, by a computer system, a first transaction including a first date, a

4   first transaction amount in a first currency, and a first historical

5   exchange rate for the first currency, responsive to the first date;

6   retrieving, by the computer system, a second transaction including a second

7   date, a second transaction amount in a second currency, and a second

8   historical exchange rate for the second currency, responsive to the sec-

9   ond date;

10   automatically applying, by the computer system, the first historical exchange

11   rate to the first transaction to obtain a first converted amount in a

12   home currency;

13   automatically applying, by the computer system, the second historical

14   exchange rate to the second transaction to obtain a second converted

15   amount in the home currency; and

16   outputting, by the computer system, a report including the converted

17   amounts in the home currency;

18   wherein each historical exchange rate corresponds to a time period, and wherein

19   retrieving each historical exchange rate comprises:

20   if the date of the transaction corresponds to a time period of one of the

21   historical exchange rates, retrieving the historical exchange rate having

22   a time period corresponding to the date of the transaction; and

23   if the date of the transaction does not correspond to a time period of one of

24   the historical exchange rates, retrieving the historical exchange rate

25   having a most recent time period among available historical exchange

26   rates having time periods prior to the date of the transaction.

1   16. The computer-implemented method of claim 15, wherein the first currency is

2   the same as the second currency.

1   17. The computer-implemented method of claim 15, wherein each of the steps of

2   obtaining a first exchange rate and obtaining a second exchange rate comprises

3   retrieving an exchange rate from an exchange rate history table responsive to the date of

4   the transaction.

1   18. The computer-implemented method of claim 15, wherein the report is

2   selected from the group consisting of:

3   a capital gains report;

4   a transaction report; and

5   an investment report.

1   19. A software product for managing financial transactions, comprising:

2   an exchange rate table for storing a plurality of historical exchange rates for a

3   currency, each historical exchange rate corresponding to a time period;

4   and

5   a user interface comprising a display of historical exchange rate information,

6   the information comprising a plurality of exchange rates obtained from

7   the exchange rate table; and

8   an exchange rate code module for causing a computer system to perform the

9   steps of:

10   automatically selecting a historical exchange rate from the exchange rate

11   table; and

12   automatically applying the selected historical exchange rate to a

13   transaction to obtain a converted transaction amount; and

14   at least one of the steps of:

15   storing the converted transaction amount in a storage

16   medium; and

17   outputting the converted transaction amount;

18   wherein the transaction has a date, and wherein automatically selecting the

19   historical exchange rate comprises:

20   if the date of the transaction corresponds to a time period of one of the

21   historical exchange rates, selecting the historical exchange rate

22   having a time period corresponding to the date of the transaction;

23   and

24   if the date of the transaction does not correspond to a time period of one

25   of the historical exchange rates, selecting the historical exchange

26   rate having a most recent time period among available historical

27   exchange rates having time periods prior to the date of the

28   transaction.

1   20. The software product of claim 19, wherein the time period comprises one of:

2   a date; and

3   a range of dates.

1   22. In a computer-implemented system for managing financial transactions, a

2   user interface for applying exchange rates to financial transactions, comprising:

3   a first user interface element for receiving user entry of a financial transaction

4   including a date; and

5   a second user interface element for:

6   displaying, by a computer system, a default value for an exchange rate,

7   the default value corresponding to one selected from the group

8   consisting of;

9   a historical exchange rate having a time period

10   corresponding to the date of the financial transaction;

11   and

12   a historical exchange rate having a time period that is most

13   recent among available historical exchange rates

14   having time periods prior to the date of the financial

15   transaction; and

16   receiving, by the computer system, at least one of user entry of and user

17   selection of an exchange rate for the financial transaction.

1   24. A computer-implemented system for applying multiple exchange rates,

2 comprising:

3   a list of currencies;

4   for each currency, a list of historical exchange rates, each exchange rate corre-

5   sponding to a time period;

6   a transaction register, for storing transaction records, each of at least a subset

7   of the transaction records;

8   a transaction input interface for receiving user entry of at least one transaction

9   for storage in the transaction register, each transaction having a date;

10   and

11   an exchange rate selector for automatically selecting, for at least a subset of

12   the entered transactions, an exchange rate from the list of historical

13   exchange rates by:

14   if the date of the entered transaction corresponds to a time period of one

15   of the historical exchange rates, selecting the historical exchange

16   rate; and

17   if the date of the entered transaction does not correspond to a time period

18   of one of the historical exchange rates, selecting a historical

19   exchange rate having a most recent time period among available

20   historical exchange rates having time periods prior to the date of

21   the entered transaction;

22   and wherein the transaction input interface displays the selected exchange

23   rate;

24   and wherein the transaction register stores the selected exchange rate in the

25   corresponding transaction record.

1   25. The computer-implemented system of claim 24, further comprising:

2   a report generator, coupled to the transaction register, for generating a report

3   including at least one transaction record, the report including the

4   exchange rate of the transaction record.

1   26. A computer-implemented system for applying multiple exchange rates,

2   comprising:

3   an exchange rate storage device, for storing a plurality of historical exchange

4   rates for converting a first currency to a second currency, each

5   exchange rate corresponding to a time period;

6   a transaction storage device, for electronically storing at least one financial

7   transaction in the first currency, including a date;

8   an exchange rate selector, coupled to the exchange rate storage device, for

9   automatically selecting, for at least one stored financial transaction, an

10   exchange rate from the plurality of historical exchange rates by:

11   if the date of the financial transaction corresponds to a time period of one

12   of the stored historical exchange rates, selecting the historical

13   exchange rate; and

14   if the date of the financial transaction does not correspond to a time period

15   of one of the stored historical exchange rates, selecting a historical

16   exchange rate having a most recent time period among available

17   stored historical exchange rates having time periods prior to the

18   date of the financial transaction; and

19   a transaction display, coupled to the transaction storage device and to the

20   exchange rate selector, for automatically applying the selected stored

21   exchange rate to the at least one stored financial transaction to obtain

22   at least one value in the second currency, and for displaying the at

23   least one value.

1   27. The computer-implemented system of claim 26, wherein the transaction

2   storage device stores the financial transaction including the applied exchange rate.

1   28. The computer-implemented system of claim 26, further comprising:

2   a report generator, coupled to the transaction storage device, for generating a

3   report including the financial transaction in the second currency.

1   29. A computer-implemented system for applying an exchange rate to convert a

2   transaction from a first currency to a second currency, comprising:

3   an input device, for receiving at least one financial transaction, the financial

4   transaction including a date and a transaction amount in a first

5   currency;

6   an exchange rate retrieval device, for automatically selecting and obtaining an

7   exchange rate for the received financial transaction, and for applying

8   the exchange rate to convert the transaction amount to the second cur-

9   rency; and

10   a transaction storage device, for storing the received at least one financial

11   transaction including the date and at least one selected from the group

12   consisting of the obtained exchange rate and the converted transaction

13   amount;

14   wherein the exchange rate retrieval device selects the exchange rate from a

15   plurality of stored historical exchange rates, each stored exchange rate

16   having a time period, by:

17   if the date of the received financial transaction corresponds to a time

18   period of one of the historical exchange rates, selecting the

19   historical exchange rate;

20   if the date of the received financial transaction does not correspond to a

21   time period of one of the historical exchange rates, selecting a

22   historical exchange rate having a most recent time period among

23   available historical exchange rates having time periods prior to the

24   date of the received financial transaction.

1   30. The computer-implemented system of claim 29, further comprising:

2   an exchange rate table, coupled to the exchange rate retrieval device, for

3   storing the obtained exchange rate and the date.

1   31. The computer-implemented system of claim 29, further comprising:

2   a report generator, coupled to the transaction storage device, for generating a

3   report including the financial transaction.

1   32. A computer-implemented system for generating a financial report, including

2   at least two transactions, comprising:

3   an exchange rate application device, for obtaining a first exchange rate for a

4   first transaction, obtaining a second exchange rate for a second

5   transaction, automatically applying the first exchange rate to the first

6   transaction to obtain a first converted amount, and automatically ap-

7   plying the second exchange rate to the second transaction to obtain a

8   second converted amount; and

9   a report generation module, coupled to the exchange rate application device,

10 for developing and formatting a report including the converted

11 amounts; and

12 an output device, coupled to the report generation module, for outputting the

13 formatted report;

14 wherein the exchange rate application device obtains each exchange rate for

15 each transaction from a plurality of stored historical exchange rates,

16 each stored exchange rate having a time period, by:

17 if the date of the transaction corresponds to a time period of one of the

18 historical exchange rates, obtaining the historical exchange rate;

19 and

20 if the date of the transaction does not correspond to a time period of one

21 of the historical exchange rates, obtaining a historical exchange rate

22 having a most recent time period among available historical

23 exchange rates having time periods prior to the date of the

24 transaction.

1   33. The computer-implemented system of claim 32, further comprising:

2   a transaction storage device, for storing at least two financial transactions, and an

3   associated exchange rate for each financial transaction.

1   35. A computer program product for applying an exchange rate to convert a

2   transaction from a first currency to a second currency in a financial transaction

3   management system, comprising:

4   a computer readable medium; and

5   computer program code, encoded on the medium, for controlling a processor

6   to perform the operations of:

7   receiving a financial transaction, including a date and a transaction

8   amount in the first currency;

9   accessing an electronically stored plurality of historical exchange

10   rates for the first currency with respect to the second

11   currency, each historical exchange rate corresponding to a

12   time period;

13   if the date of the received financial transaction corresponds to a

14   time period of one of the historical exchange rates,

15   automatically selecting the historical exchange rate;

16   if the date of the received financial transaction does not correspond

17   to a time period of one of the historical exchange rates,

18   automatically selecting, by the computer system, a historical

19   exchange rate having a most recent time period among

20   available historical exchange rates having time periods prior

21   to the date of the received financial transaction;

22   automatically applying the selected historical exchange rate to the

23   received financial transaction, to derive a converted

24   transaction amount in the second currency; and

25   performing at least one of the steps of:

26   storing the converted transaction amount in a storage

27   medium; and

28   outputting the converted transaction amount.

1   36. The computer program product of claim 35, wherein each time period

2   comprises one selected from the group consisting of:

3   a date; and

4   a range of dates.

1   37. The computer program product of claim 35, further comprising computer

2   program code, encoded on the medium, for controlling a processor to perform the

3   operation of:

4   storing the received financial transaction including the date, the transaction

5   amount, and the selected exchange rate.

1   38. The computer program product of claim 35, further comprising computer

2 program code, encoded on the medium, for controlling a processor to perform the

3 operation of:

4   receiving input overriding the applied exchange rate, the input comprising a

5   second exchange rate.

1   39. The computer program product of claim 38, further comprising computer

2 program code, encoded on the medium, for controlling a processor to perform the

3 operation of:

4   storing the second exchange rate and a corresponding time period in the

5   stored plurality of exchange rates.

1   40. The computer program product of claim 35, wherein the financial transaction

2 is a transfer between accounts.

1   41. The computer program product of claim 35, wherein the financial transaction

2 is selected from the group consisting of an investment purchase and an investment sale.

1   42. The computer program product of claim 35, further comprising computer

2 program code, encoded on the medium, for controlling a processor to perform the

3 operations of:

4   generating a report including the converted transaction amount; and

5   outputting the generated report.

1   43. The computer program product of claim 42, wherein the report is selected

2   from the group consisting of:

3   a capital gains report;

4   a transaction report; and

5   an investment report.

1   44. A computer program product for applying multiple exchange rates in a

2   financial transaction management system, comprising:

3   a computer readable medium; and

4   computer program code, encoded on the medium, for controlling a processor

5   to perform the operations of:

6   receiving a plurality of financial transactions, each financial transaction

7   including a date and a transaction amount in a first currency; and

8   for each of at least a subset of the received financial transactions:

9   if the date of the received financial transaction corresponds

10   to a date of a stored historical exchange rate from an

11   electronically stored plurality of historical exchange

12   rates, automatically obtaining the corresponding

13   historical exchange rate;

14   if the date of the received financial transaction does not

15   correspond to a date of a stored historical exchange

16   rate from an electronically stored plurality of

17   historical exchange rates, automatically obtaining a

18   historical exchange rate having a most recent date

19   among available historical exchange rates having

20   dates prior to the date of the received financial

21   transaction;

22   automatically applying the obtained historical exchange rate

23   to the transaction to derive a transaction amount in a

24   second currency;

25   automatically storing the derived transaction amount in the

26   second currency; and

27   automatically storing the obtained historical exchange rate

28   in an exchange rate table.

1   45. The computer program product of claim 44, wherein at least one financial

2   transaction is a transfer between accounts.

1   46. The computer program product of claim 44, wherein the financial transaction

2   is selected from the group consisting of an investment purchase and an investment sale.

1   47. The computer program product of claim 44, further comprising computer

2   program code, encoded on the medium, for controlling a processor to perform the

3   operation of:

4   generating a report including the derived transaction amounts in the second

5   currency.

1   48. The method of claim 47, wherein the report is selected from the group

2 consisting of:

3   a capital gains report;

4   a transaction report; and

5   an investment report.

1   49. A computer program product for generating a financial report including at

2 least two transactions, comprising:

3   a computer readable medium; and

4   computer program code, encoded on the medium, for controlling a processor

5   to perform the operations of:

6   retrieving a first transaction including a first date, a first transaction

7   amount in a first currency, and a first historical exchange

8   rate for the first currency, responsive to the first date;

9   retrieving a second transaction including a second date, a second

10   transaction amount in a second currency, and a second

11   historical exchange rate for the second currency, responsive

12   to the second date;

13   automatically applying the first historical exchange rate to the first

14   transaction to obtain a first converted amount in a home

15   currency;

16   automatically applying the second historical exchange rate to the

17   second transaction to obtain a second converted amount in

18   the home currency; and

19   outputting a report including the converted amounts in the home

20   currency;

21   wherein each operation of automatically applying a historical

22   exchange rate to a transaction comprises:

23   if the date of the transaction corresponds to a date of a

24   stored historical exchange rate from an electronically

25   stored plurality of historical exchange rates,

26   automatically applying the corresponding historical

27   exchange rate;

28   if the date of the transaction does not correspond to a date of

29   a stored historical exchange rate from an

30   electronically stored plurality of historical exchange

31   rates, automatically applying a historical exchange

32   rate having a most recent date among available

33   historical exchange rates having dates prior to the

34   date of the transaction.

1   50. The computer program product of claim 49, wherein the first currency is the

2   same as the second currency.

1   52. The computer program product of claim 49, wherein the report is selected

2   from the group consisting of:

3   a capital gains report;

4   a transaction report; and

5   an investment report.

1   53. A computer program product for managing financial transactions,

2   comprising:

3   a computer readable medium; and

4   computer program code, encoded on the medium, for controlling a processor

5   to perform the operations of:

6   generating an exchange rate table for storing a plurality of

7   historical exchange rates for a currency, each historical

8   exchange rate corresponding to a time period; and

9   presenting a user interface comprising a display of historical

10   exchange rate information, the information comprising a

11   plurality of exchange rates obtained from the exchange rate

12   table; and

13   automatically selecting a historical exchange rate from the exchange rate

14   table;

15   automatically applying the selected historical exchange rate to a

16   transaction; and

17 wherein the transaction has a date, and wherein automatically selecting the

18   historical exchange rate comprises:

19   if the date of the transaction corresponds to a time period of one of the

20   historical exchange rates, selecting the historical exchange rate

21   having a time period corresponding to the date of the transaction;

22   and

23   if the date of the transaction does not correspond to a time period

24   of one of the historical exchange rates, selecting the historical

25   exchange rate having a most recent time period among

26   available historical exchange rates having time periods prior

27   to the date of the transaction.

1   54. The software product of claim 53, wherein the time period comprises one of:

2   a date; and

3   a range of dates.

1   56. A computer program product for presenting a user interface for applying

2 exchange rates to financial transactions, comprising:

3   a computer readable medium; and

4   computer program code, encoded on the medium, for controlling a processor

5   to perform the operations of:

6   presenting a first user interface element for receiving user entry of a

7   financial transaction including a date; and

8   presenting a second user interface element for:

9   displaying a default value for an exchange rate;

10   receiving at least one of user entry of and user selection of an

11   exchange rate for the financial transaction;

12   wherein the default value for the exchange rate is determined by:

13   if the date of the financial transaction corresponds to a time period of a

14   historical exchange rate from a stored plurality of historical exchange

15   rates, retrieving the historical exchange rate having a time period

16   corresponding to the date of the financial transaction; and

17   if the date of the financial transaction does not correspond to a time period of

18   a historical exchange rate from the stored plurality of historical

19   exchange rates, retrieving the historical exchange rate having a most

20   recent time period among available historical exchange rates having

21   time periods prior to the date of the financial transaction.